11-27-02

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

Marvin A. Frenkel

Attorney Docket: MAF-10002/22

Serial No.:

09/979,570

Confirmation No. 6028

Filed:

November 14, 2001

Group Art Unit: 1615

For:

ANONYMOUS ON-LINE CASH MANAGEMENT SYSTEM

PETITION TO WITHDRAW HOLDING OF ABANDONMENT

Assistant Commissioner for Patents Washington, D.C. 20231

Dear Sir:

According to the PAIR system, the above-referenced U.S. national phase application, filed under 37 USC 371, was abandoned on January 4, 2002 "during preexam processing" (Exhibit A attached hereto). The Notice of Abandonment was received November 22, 2002 (also Exhibit A).

Applicant notes that on January 4, 2002, a Notification of Missing Requirements was mailed requesting an executed Declaration (Exhibit B).

On January 23, 2002, Applicant submitted the executed Declaration with transmittal form PCTUS1/REV03, via Express Mail Label No. EV 011110761 US (Exhibit C).

In March of 2002, Applicant noticed that the submission of January 23, 2002 was lacking payment of the \$65 surcharge. However, Applicant did authorize the Commissioner to charge any "additional fees" to our Deposit Account, which may be required.

During our March review of the file, we also noted that the transmittal form of the January 23, 2002 submission indicated only the PCT application number, omitting the serial number of this application. Upon this discovery, Applicant called the Patent Office and spoke with Ms. Vonda Wallace, paralegal – PCT Department, and expressed our concerns. Ms. Wallace indicated that while it may take awhile, they would be able to match the documents submitted to the file by the PCT application number, although it may take awhile.

USSN 09/979,570 21121jk

As stated above, Applicant was responsive to the Notification of Missing Requirements and therefore, Applicant respectfully requests that the holding of abandonment be withdrawn.

Applicant does not believe any fee is associated with this petition (see MPEP § 711.03 (c) I). However, if any fees or charges are necessary, please charge them to our Deposit Account No. 07-1180.

If the Examiner has any further questions relating to this application, Applicant's attorney may be reached at (248) 647-6000.

Respectfully submitted,

Date: 11/25/02

Avery N. Foldstein, Reg. No. 39,204

Attorney for Applicant

Gifford, Krass, Groh, Sprinkle, Anderson & Citkowski, P.C.

280 N. Old Woodward Avenue, Ste. 400

Birmingham, MI 48009-5394

(248) 647-6000

/jk Enclosures

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UNITED STATES PATENT AND TRADEMARK OFFICE.

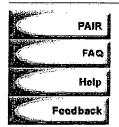
tome | Index

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PATENT APPLICATION INFORMATION RETRIEVAL



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Sear	rch re	esults for applicat	ion number: 09/979,570
Application Filing Date:		Class / Sub-Class:	-1-
Issue Date of Patent:		Location:	PCT-CENTRAL FILES 703-921-1282
Examiner Name: -		Statue	Abandoned Incomplete Application examination)
Group Art Unit: 3	621	Attorney Docket Number:	MAF-10002/22
Earliest Publication No:		Patent Number:	
Earliest Publication Date:		Customer Number:	25006
Confirmation Number: 6	028		

		Foreign Priority Continuity Data		
File Contents History				
Number	Date	Contents Description		
4	01-04-2002	Abandonment During Preexam Processing		
3 ′	01-04-2002	Notice of DO/EO Missing Requirements Mailed		
2	12-06-2001	Correspondence Address Change		
1	11-14-2001	Initial Exam Team nn		

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Commissioner for Patents
Washington, DC 20231

APPLICATION NUMBER

FILING DATE

FIRST NAMED APPLICANT

ATTY, DOCKET NO, /TITLE

09/979,570

Marvin A Frankel

MAF-10002/22

25006 GIFFORD, KRASS, GROH, SPRINKLE ANDERSON & CITKOWSKI, PC 280 N OLD WOODARD AVE SUITE 400 BIRMINGHAM, MI 48009 CONFIRMATION NO. 6028
ABANDONMENT/TERMINATION
LETTER
OC0000000009114153

Date Mailed: 11/15/2002

NOTICE OF ABANDONMENT UNDER 37 CFR 1.53 (f) OR (g)

The above-identified application is abandoned for failure to timely or properly reply to the Notice to File Missing Parts (Notice) mailed on 01/04/2002.

A petition to the Commissioner under 37 CFR 1.137 may be filed requesting that the application be revived.

Under 37 CFR 1.137(a), a petition requesting the application be revived on the grounds of **UNAVOIDABLE DELAY** must be filed promptly after the applicant becomes aware of the abandonment and such petition must be accompanied by: (1) an adequate showing of the cause of unavoidable delay; (2) the required reply to the above-identified Notice; (3) the petition fee set forth in 37 CFR 1.17(I); and (4) a terminal disclaimer if required by 37 CFR 1.137(d).

Under 37 CFR 1.137(b), a petition requesting the application be revived on the grounds of **UNINTENTIONAL DELAY** must be filed promptly after applicant becomes aware of the abandonment and such petition must be accompanied by: (1) a statement that the entire delay was unintentional; (2) the required reply to the above-identified Notice; (3) the petition fee set forth in 37 CFR 1.17(m); and (4) a terminal disclaimer if required by 37 CFR 1.137(d).

Any questions concerning petitions to revive should be directed to "Office of Petitions" at (703) 305-9282.

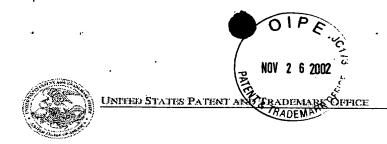
A copy of this notice MUST be returned with the reply.

Customer Service Center Initial Patent Examination Division (703) 308-1202

PART 1 - ATTORNEY/APPLICANT COPY

NOV 2 2 2002

GIFFORD, KRASS, GROH, SPRINKLE,
ANDERSON & CITKOWSKI, P.C.



Commissioner for Patieris, Box PCT United States Patient and Trademark Office Washington, D.C., 20131

U.S. APPLICATION NUMBER NO.

FIRST NAMED APPLICANT

ATTY. DOCKET NO.

09/979,570

Marvin A Frankel

MAF-10002/22

PCT/US00/13124

LA. FILING DATE

INTERNATIONAL APPLICATION NO.

PRIORITY DATE

05/12/2000

25006 GIFFORD, KRASS, GROH, SPRINKLE ANDERSON & CITKOWSKI, PC 280 N OLD WOODARD AVE SUITE 400 BIRMINGHAM, MI 48009

MissingParts due 3-4-02

CONFIRMATION NO. 6028

371 FORMALITIES LETTER

OC00000007227613

Date Mailed: 01/04/2002

NOTIFICATION OF MISSING REQUIREMENTS UNDER 35 U.S.C. 371 IN THE UNITED STATES DESIGNATED/ELECTED OFFICE (DO/EO/US)

The following items have been submitted by the applicant or the IB to the United States Patent and Trademark Office as a Designated Office (37 CFR 1.494):

- U.S. Basic National Fees
- · Copy of references cited in ISR
- Copy of the International Application
- · Copy of the International Search Report
- Oath or Declaration
- · Request for Immediate Examination
- Small Entity Statement

JAN 1 4 2002

GIFFORD, KRASS, GROH, SPRINKLE, ANDERSON & CITKOWSKI, P.C.

The following items MUST be furnished within the period set forth below in order to complete the requirements for acceptance under 35 U.S.C. 371:

- Oath or declaration of the inventors, in compliance with 37 CFR 1.497(a) and (b), identifying the application by the International application number and international filing date. The current oath or declaration does not comply with 37 CFR 1.497(a) and (b) in that it:
 - is not executed in accordance with either 37 CFR 1.66 or 37 CFR 1.68.

ALL OF THE ITEMS SET FORTH ABOVE MUST BE SUBMITTED WITHIN TWO (2) MONTH FROM THE DATE OF THIS NOTICE OR BY 22 or 32 MONTHS (where 37 CFR 1.495 applies) FROM THE PRIORITY DATE FOR THE APPLICATION, WHICHEVER IS LATER. FAILURE TO PROPERLY RESPOND WILL RESULT IN ABANDONMENT.

The time period set above may be extended by filing a petition and fee for extension of time under the provisions of 37 CFR 1.136(a).

Applicant is reminded that any communications to the United States Patent and Trademark Office must be mailed to the address given in the heading and include the U.S. application no. shown above (37 CFR 1.5)

A copy of this notice **MUST** be returned with the response.

DEBORAH D WILLIAMS

Telephone: (703) 305-3744

PART 1 - ATTORNEY/APPLICANT COPY

U.S. APPLICATION NUMBER NO.	INTERNATIONAL APPLICATION NO.	ATTY. DOCKET NO.
09/979 570	PCT/US00/13124	MAF-10002/22